REMARKS

By this Amendment, claims 3, 5-10, 13-14, 17-23, 26-33, and 36-40 are amended, and claims 1-2, 15-16, and 34-35 are canceled. Accordingly, claims 3-14, 17-33, and 36-40 are pending in this application. Claims 3, 17, 18, 21, 22, 23, 25, 36, 37, and 40 are independent claims.

The Office Action rejects claims 13 and 14 under 35 U.S.C. §112, second paragraph, asserting that the claims are indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicant regards as the invention. In view of the rejection, the Applicant has rewritten claims 13 and 14 to depend from claim 3 and has amended claim 13 to obviate this rejection.

Applicant gratefully acknowledges the indication that claims 25-33 are allowed. Applicant further acknowledges the indication that claims 3-12, 17-24, and 36-40 contain allowable subject matter. Claims 3, 17-18, 21-23, 36-37, and 40 are rewritten in independent form. Accordingly, independent claims 3, 17-18, 21-23, 36-37, and 40 are allowable and withdrawal of the objection is respectfully requested. Claims 4-14, 19-20, 24, 38, and 39 depend variously from these independent claims and are likewise patentable over the recited art at least for their dependence on an allowable base claim, as well as for additional features they recite. Withdrawal of the rejection over the recited art is respectfully requested.

The Office Action rejects claims 15, 16, 34 and 35 under 35 U.S.C. §102(e) over U.S. Patent Application Publication No. 2003/0089117 to Mao et al. ("Mao"). The cancellation of claims 15, 16, 34, and 35, as stated above, renders the rejection of these claims moot.

The Office Action further rejects claims 1, 2, 13 and 14 under 35 U.S.C. §102(b) over U.S. Patent No. 6,309,449 to Klos et al. ("Klos"). The rejection of claims 1 and 2 is rendered moot by the cancellation of these claims. As submitted above, claims 13 and 14 have been amended to depend from allowable claim 3 and are likewise allowable over the recited art at least for their dependence on an allowable base claim, as well as for additional features they recite.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 3-14, 17-33, and 36-40 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the

undersigned at the telephone number set forth below.

A credit card authorization form in the amount of \$1,200.00 is attached herewith for filing six independent claims in excess of four filed at the time of filing the application.

Respectfully submitted,

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